

3622



PATENT  
Customer No. 22,852  
Attorney Docket No. 05793.3077

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Sanjeev Kumar CHANDAK et al.

Application No.: 09/996,944

Filed: November 30, 2001

For: METHODS, SYSTEMS AND  
ARTICLES OF MANUFACTURE  
FOR MANAGING FINANCIAL  
ACCOUNTS WITH REWARD  
INCENTIVES

)  
)  
) Group Art Unit: 3622

)  
) Examiner: John W. Van Bramer

)  
) Confirmation No.: 3988

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**RESPONSE TO OFFICE ACTION**

In response to the Office Action mailed November 3, 2006, the period for response extending to February 5, 2007 (February 3, 2007 being a Saturday), please amend the application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment section of this paper.